Fill in this information to identify the case:

Debtor 1 Kathleen Marie Anderson
Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania
Case number 24-10924-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

Court claim no. (if known): 10

Last four digits of any number you use to identify the debtor's account: 6910

Date of payment change: 12/01/2024
Must be at least 21 days after date of this notice

New total payment: $642.65
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ___________________________

Current escrow payment: $ 256.86 **New escrow payment:** $ 291.22

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: ___________________________

Current interest rate: _______________% **New interest rate:** _______________%

Current principal and interest payment: $ __________ **New principal and interest payment:** $ __________

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change:
____

Current mortgage payment: $ ____ **New mortgage payment:** $ _________

Debtor1 Kathleen Marie Anderson
First Name Middle Name Last Name

Case number *(if known)* 24-10924-amc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ */s/ Ryan Starks*
Signature

Date 11/05/2024

Print: Ryan Starks (330002)
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

IN RE: Kathleen Marie Anderson	Case No. 24-10924-amc Chapter 13
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, Movant vs. Kathleen Marie Anderson , Debtor	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

Via Electronic Notice:

MICHAEL A. CIBIK, Debtor's Attorney
1500 Walnut Street
Suite 900
Philadelphia, PA 19102
help@cibiklaw.com

SCOTT F. WATERMAN [Chapter 13], Bankruptcy Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

Office of United States Trustee, US Trustee
Robert N.C. Nix Federal Building
900 Market Street Suite 320
Philadelphia, PA 19107

Via First Class Mail:

Kathleen Marie Anderson
6654 Edmund Street
Philadelphia, PA 19135

Date: November 5, 2024

/s/Ryan Starks
Andrew Spivack, PA Bar No. 84439
Matthew Fissel, PA Bar No. 314567
Mario Hanyon, PA Bar No. 203993
Ryan Starks, PA Bar No. 330002
Jay Jones, PA Bar No. 86657
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston Salem, NC 27103
Telephone: (844) 856-6646
Facsimile: (704) 369-0760
E-Mail: PABKR@brockandscott.com

Annual Escrow Account Disclosure Statement

ROCKET Mortgage

1050 Woodward Avenue | Detroit, MI 48226

[redacted]
KATHLEEN M ANDERSON
6654 EDMUND ST
PHILADELPHIA PA 19135-2802

Loan Information

Loan Number: [redacted]
Property Address: 6654 Edmund ST
Philadelphia, PA 19135
Statement Date: 10/21/2024
New Payment Effective Date: 12/01/2024

1. Your Escrow Account Has An Overage

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

Great news - you're getting a refund. Please note that your payment may still be changing. Depending on whether you're current and your escrow account has sufficient funds to issue a refund, your check is attached or may be sent separately.

Projected Escrow Account Balance

Projected Minimum Balance:	- $466.13
Required Minimum Balance:	$474.95
Overage Amount:	**$1,478.28**

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

2. Your Payment Is Changing

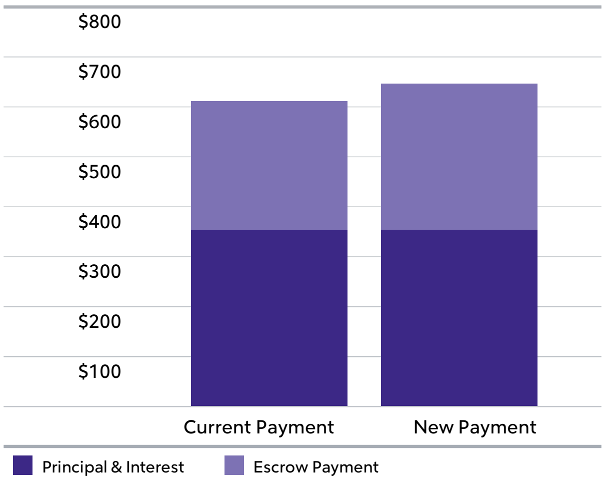
Your escrow payment is increasing.

Breaking Down The Numbers

	Current	New
Principal & Interest:	$351.43	$351.43
Escrow Payment:	$256.86	$291.22
Monthly Payment:	**$608.29**	**$642.65**

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

Mortgage Payment Breakdown



Quick And Easy Payment Options

RocketMortgage.com

Rocket Mortgage® mobile app

24/7 access at (800) 508-0944

QL028

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ROCKET Mortgage

Annual Escrow Account Disclosure Statement

1050 Woodward Avenue | Detroit, MI 48226

3. A Closer Look At Your Escrow Account History

Escrow Account Disbursement From April 2024 To November 2024

Estimated Insurance:	$440.40	Estimated Total:	$440.40
Actual Insurance:	$436.47	Actual Total:	$436.47

This section highlights the differences between the estimated and actual payment amounts for the insurance and shows the reason for the current overage.

The actual amounts paid out for insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your insurance payment amounts are highlighted in yellow. Please keep in mind that the history will reflect the month in which the payment or disbursement was made. This may be different than the payment or disbursement due date.

Escrow Account Activity History For April 2024 To November 2024

		Payments		Disbursements		Balance	
Date	Activity	Estimated	Actual	Estimated	Actual	Estimated	Actual
04/2024	Beginning Balance					$403.62	– $184.74 D
04/2024	Deposit	$256.86	$256.86	$0.00	$0.00	$660.48	$72.12
04/2024	Withdrawal - MORTGAGE INS	$0.00	$0.00	$55.05	$55.05	$605.43	$17.07
05/2024	Deposit	$256.86	$256.86	$0.00	$0.00	$862.29	$273.93
05/2024	Withdrawal - MORTGAGE INS	$0.00	$0.00	$55.05	$55.05	$807.24	$218.88
06/2024	Deposit	$256.86	$256.86	$0.00	$0.00	$1,064.10	$475.74
06/2024	Withdrawal - MORTGAGE INS	$0.00	$0.00	$55.05	$55.05	$1,009.05	$420.69
07/2024	Deposit	$256.86	$256.86	$0.00	$0.00	$1,265.91	$677.55
07/2024	Withdrawal - MORTGAGE INS	$0.00	$0.00	$55.05	$55.05	$1,210.86	$622.50
08/2024	Deposit	$256.86	$256.86	$0.00	$0.00	$1,467.72	$879.36
08/2024	Withdrawal - MORTGAGE INS	$0.00	$0.00	$55.05	$55.05	$1,412.67	$824.31
09/2024	Deposit	$256.86	$256.86	$0.00	$0.00	$1,669.53	$1,081.17
09/2024	Withdrawal - MORTGAGE INS	$0.00	$0.00	$55.05	$53.74	$1,614.48	$1,027.43
10/2024	Deposit	$256.86	$256.86	$0.00	$0.00	$1,871.34	$1,284.29 **
10/2024	Withdrawal - MORTGAGE INS	$0.00	$0.00	$55.05	$53.74	$1,816.29	$1,230.55
11/2024	Deposit	$256.86	$256.86	$0.00	$0.00	$2,073.15	$1,487.41 **
11/2024	Withdrawal - MORTGAGE INS	$0.00	$0.00	$55.05	$53.74	$2,018.10	$1,433.67 **
	Totals	**$2,054.88**	**$2,054.88**	**$440.40**	**$436.47**		

** This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.
D Your account had or is projected to have a deficiency. This is a negative balance in your account.

continued →

ROCKET Mortgage

Annual Escrow Account Disclosure Statement

1050 Woodward Avenue | Detroit, MI 48226

4. A Closer Look At Projections For Your Escrow Account

Escrow Account Projection

Description	Annual Amount
MORTGAGE INS:	$644.88
HOMEOWNERS INS:	$2,259.00
CITY TAXES:	$590.72
Total Annual Taxes And Insurance:	**$3,494.60**
New Monthly Escrow Payment:	**$291.22**

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is $474.95. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity For December 2024 To November 2025

		Payments	Disbursements	Balance	
Date	Activity	Estimated	Estimated	Estimated	Required
12/2024	Beginning Balance			$1,433.67	$2,374.75
12/2024	Deposit	$291.22	$0.00	$1,724.89	$2,665.97
12/2024	Withdrawal - MORTGAGE INS	$0.00	$53.74	$1,671.15	$2,612.23
01/2025	Deposit	$291.22	$0.00	$1,962.37	$2,903.45
01/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	$1,908.63	$2,849.71
01/2025	Withdrawal - HOMEOWNERS INS	$0.00	$2,259.00	- $350.37	$590.71
02/2025	Deposit	$291.22	$0.00	- $59.15	$881.93
02/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	- $112.89	$828.19
03/2025	Deposit	$291.22	$0.00	$178.33	$1,119.41
03/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	$124.59	$1,065.67
03/2025	Withdrawal - CITY TAXES	$0.00	$590.72	- $466.13	$474.95 L
04/2025	Deposit	$291.22	$0.00	- $174.91	$766.17
04/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	- $228.65	$712.43
05/2025	Deposit	$291.22	$0.00	$62.57	$1,003.65
05/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	$8.83	$949.91
06/2025	Deposit	$291.22	$0.00	$300.05	$1,241.13
06/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	$246.31	$1,187.39
07/2025	Deposit	$291.22	$0.00	$537.53	$1,478.61
07/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	$483.79	$1,424.87
08/2025	Deposit	$291.22	$0.00	$775.01	$1,716.09
08/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	$721.27	$1,662.35
09/2025	Deposit	$291.22	$0.00	$1,012.49	$1,953.57
09/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	$958.75	$1,899.83
10/2025	Deposit	$291.22	$0.00	$1,249.97	$2,191.05

Note: Your remaining Future Escrow Account Activity is on the next page.

continued →

ROCKET Mortgage

Annual Escrow Account Disclosure Statement

1050 Woodward Avenue | Detroit, MI 48226

Future Escrow Account Activity For December 2024 To November 2025 Continued

		Payments	Disbursements	Balance	
Date	Activity	Estimated	Estimated	Estimated	Required
10/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	$1,196.23	$2,137.31
11/2025	Deposit	$291.22	$0.00	$1,487.45	$2,428.53
11/2025	Withdrawal - MORTGAGE INS	$0.00	$53.74	$1,433.71	$2,374.79
	Totals	**$3,494.64**	**$3,494.60**		

[L]This amount denotes the projected low point balance.

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If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.